

CLAIM AMENDMENTS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. **(Currently Amended)** ~~A An auction server system in which is stored and in which operate instructions for a computer-implemented method for conducting an on-line auction of the type wherein a plurality of customers may receive, via said auction server system, an offer of a product supplied by one of at least two merchants, said product comprising a plurality of Program Terms, wherein the method is implemented in a computer system comprising one or more processors configured to execute one or more computer program modules, said method comprising the steps of:~~

executing, on the one or more processors of the computer system, one or more computer program modules configured to obtain said auction server system acquiring, over a network, customer information from each of said plurality of customers, wherein said customer information comprises:

a first set of customer information corresponding to a first customer, the first set of customer information indicating that the first customer has selected a first Program Term as being the said customer information including an explicit ranking from most important to said customer to least important to said customer of said Program Terms, the Program Term ranked as most important to the first said customer being defined as that customer's Preferred Program Term;

a second set of customer information corresponding to a second customer, the second set of customer information indicating that the second customer has selected the first Program Term as being the most important Program Term to the second customer; and

a third set of customer information corresponding to a third customer, the third set of customer information indicating that the third customer has selected a second Program Term that is different from the first Program Term as being the most important Program Term to the third customer;

executing, on the one or more processors of the computer system, one or more computer program modules configured to said auction server system automatically

group the plurality of customers into pools based on customer selections of the Program Terms indicated as being the most important in the sets of customer information corresponding to the individual users, wherein the pools comprise ~~selecting one of said Program Terms and grouping each of said plurality of customers into one or more pools prior to an auction, said customers grouped together which have indicated as their Preferred Program Term said selected one of said Program Terms;~~

a first pool of customers that includes customers corresponding to customer information sets that indicate customer selection of the first Program Term as being the most important Program Term such that the first pool of customers includes the first customer and the second customer; and

a second pool of customers that is separate and discrete from the first pool of customers, the second pool of customers including customers corresponding to customer information sets that indicate customer selection of the second Program Term as being the most important Program Term such that the second pool of customers includes the third customer;

~~said auction server system providing to said at least two merchants data regarding said grouped together customers, said data providing access to certain of each said customer's qualifications for participating in said offer, whereby said at least two merchants may independently evaluate the qualifications of each said customer for participating in said offer;~~

executing, on the one or more processors of the computer system, one or more computer program modules configured to obtain ~~said auction server system receiving,~~ over said network, from individual ones each of said at least two merchants bids to provide the product to customers in the plurality of customers, wherein a given bid defines an offer to provide said product to at least some of said plurality of customers, each said offer;

~~is made collectively to said grouped together customers; and provides to each said grouped together customer an individual offer to participate;~~

executing, on the one or more processors of the computer system, one or more computer program modules configured to select Preferred Offers from the obtained bids

to provide the product to customers from the plurality of customers, wherein individual Preferred Offers correspond to individual pools of customers such that the Preferred Offers include a first Preferred Offer that corresponds to the first pool of customers and a second Preferred Offer that corresponds to the second pool of customers, and wherein the selection of the Preferred Offers comprises:

comparing the first Program Terms between the bids to select the first Preferred Offer; and

comparing the second Program Terms between the bids to select the second Preferred Offer;

~~said auction server system comparing said offers from said at least two merchants, and based on said comparison, selecting as a Preferred Offer one of said offers from said at least two merchants;~~

executing, on the one or more processors of the computer system, one or more computer program modules configured to individually notify customers of the corresponding Preferred Offers such that:

based on the selection of the first Preferred Offer, the customers in the first pool of customers are automatically notified over the network of the first Preferred Offer, wherein the notification enables the customers in the first pool of customers to individually accept the first Preferred Offer, and

based on the selection of the second Preferred Offer, the customers in the second pool of customers are automatically notified over the network of the second Preferred Offer, wherein the notification enables the customers in the second pool of customers to individually accept the second Preferred Offer

~~said auction server system notifying each said grouped together customer individually, over said network, of said Preferred Offer;~~

~~said auction server system providing each said grouped together customer a finite period of time within which said Preferred Offer may be accepted and a mechanism for indicating acceptance;~~

~~said auction server system tallying acceptances of said offer; and~~

~~said auction server system providing notification to said merchant associated with said Preferred Offer as to which of said grouped together customers have accepted said Preferred Offer in the provided period of time.~~

2. **(Currently Amended)** The method auction server system of claim 1, wherein the first customer information includes an explicit ranking from most important to the first customer to least important to the first customer of said Program Terms, the second customer information includes an explicit ranking from most important to the second customer to least important to the second customer of said Program Terms, and the third customer information includes an explicit ranking from most important to the third customer to least important to the third customer of said Program Terms ~~said grouping step includes further grouping of said customers via characteristic pooling, using characteristics specific to the customers in accordance with a Program Term associated with said characteristics of said customers.~~

3. **(Currently Amended)** The method auction server system of claim 1, wherein the bids obtained from the two or more merchants comprise a first set of bids from the two or more merchants that are specifically for the first pool of customers, and a second set of bids from the two or more merchants that are separate from the first set of bids and are specifically for the second pool of customers ~~said grouping step includes further grouping of said customers via commitment pooling associated with the customers' level of commitment to accept the bid from one of said at least two merchants.~~

4. **(Currently Amended)** The method auction server system of claim 1, wherein the bids to provide the product to customers in the plurality of customers are obtained, and the first Preferred Offer and the second Preferred Offer are selected prior to the first set of customer information, the second set of customer information, and the third set of customer information being obtained ~~potential customers are grouped into ghost pools, and wherein said at least two merchants bid on said ghost pools to obtain the right to offer said product to a previously agreed upon number of said potential customers.~~

5-7. (Cancelled)

8. (Currently Amended) The method auction server system of claim 1 3, wherein said ~~level of commitment is determined by a prior affirmative commitment by said customers to purchase said product in accordance with said Preferred Offer~~ selection of the Preferred Offers comprises:

for the bids for the customers in the first pool of customers, comparing the first Program Term in the bids for the first pool of customers to select the bid with the first Program Term that is most beneficial to customers as the first Preferred Offer; and
for the bids for the customers in the second pool of customers, comparing the second Program Term in the bids for the second pool of customers to select the bid with the second Program Term that is most beneficial to customers as the second Preferred Offer.

9. (Currently Amended) The method auction server system of claim 4, wherein obtaining bids to provide the product to customers in the plurality of customers said ghost pool comprises obtaining bids to provide the product to ghost pools of customers into which future customers will be grouped such that the ghost pools comprise all customers indicating an interest in participating in said offer during a particular time frame;

a first ghost pool for customers that select the first Program Term as the most important Program Term, and

a second ghost pool for customers that select the first Program Term as the most important Program Term.

10-26. (Cancelled)

27. (Currently Amended) ~~A An auction server system in which is stored and in which operate instructions for a computer-implemented method for~~ conducting an on-line auction of the type wherein a plurality of customers may receive, via said auction server system, an offer for a product supplied by one of at least two merchants, said

product comprising a plurality of Program Terms, wherein the method is implemented in a computer system comprising one or more processors configured to execute one or more computer program modules, said method comprising the steps of:

executing, on the one or more processors of the computer system, one or more computer program modules configured to obtain said auction server system acquiring, over a network, customer information from each of said plurality of customers, said customer information comprising including an explicit ranking from most important to said customer to least important to said customer of said Program Terms, the Program Term ranked as most important to said customer being defined as that customer's Preferred Program Term;

a first set of customer information corresponding to a first customer, the first set of customer information including characteristics of the first customer related to historical behavior of the first customer and/or demographics of the first customer,

a second set of customer information corresponding to a second customer, the second set of customer information including characteristics of the second customer related to historical behavior of the second customer and/or demographics of the second customer, and

a third set of customer information corresponding to a third customer, the third set of customer information including characteristics of the third customer related to historical behavior of the third customer and/or demographics of the third customer;

executing, on the one or more processors of the computer system, one or more computer program modules configured to said auction server system automatically group the plurality of customers into pools based on characteristics of the customers included in the obtained sets of customer information, wherein the pools comprise selecting a first one of said Program Terms and grouping together into a first pool those of said plurality of customers who have indicated as their Preferred Program Term said selected first one of said Program Terms;

a first pool of customers that includes customers corresponding to sets of customer information indicating that the customers have a first set of one or more characteristics in common, the first pool of customers including the first customer and

the second customer, wherein the first pool of customers includes the first customer and the second customer,

a second pool of customers that includes customers corresponding to sets of customer information indicating that the first set of one or more characteristics are substantially different for the customers in the second pool of customers than the first set of one or more characteristics for the customers in the first pool, wherein the second pool of customers includes the third customer;

~~said auction server system dividing said first one of said Program Terms into a number of First Program Term Bid Units;~~

~~said auction server system determining a unit value for each First Program Term Bid Units;~~

~~said auction server system automatically selecting a second one of said Program Terms and grouping together into a second pool those of said plurality of customers who have indicated as their Preferred Program Term said selected second one of said Program Terms;~~

~~said auction server system dividing said second one of said Program Terms into a number of Second Program Term Bid Units such that a determined unit value for each Second Program Term Bid Unit is the same as the unit value for each First Program Term Bid Unit;~~

~~said auction server system forming a Term Ratio as the ratio of the number of First Program Term Bid Units to the number of Second Program Term Bid Units;~~

~~said auction server system combining said first and second pools into a combined pool;~~

~~said auction server system providing to said at least two merchants data regarding said grouped together customers, said data providing access to certain of each said customer's qualifications for participating in said offer, whereby said at least two merchants may independently evaluate the qualifications of each said customer for participating in said offer;~~

~~said auction server system creating a Term Ratio Offer comprising said first one of said Program Terms and, using said Term Ratio to value said second one of said~~

~~Program Terms as a function of a value of said first one of said Program Terms,
alternatively said second one of said Program Terms;~~

executing, on the one or more processors of the computer system, one or more
computer program modules configured to obtain said auction server system receiving,
over said network, from individual ones each of said at least two merchants bids to
provide the product to customers in the plurality of customers, wherein the bids
comprise an offer to provide said product to said plurality of customers, including at
least said Term Ratio Offer, each said offer:

a first set of bids from two or more merchants for the first pool of
customers that include offers to provide the product to individual customers in the first
pool of customers, and

a second set of bids from two or more merchants that are separate from
the first set of bids and are for the second pool of customers, the second set of bids
including offers to provide the product to individual customers in the second pool of
customers is made collectively to said customers in said combined pool; and
provides to each of said customers in said combined pool an individual offer to
participate;

executing, on the one or more processors of the computer system, one or more
computer program modules configured to select Preferred offers from the obtained bids
to provide the product to customers from the plurality of customers, wherein individual
Preferred Offers correspond to individual pools of customers such that the Preferred
Offers include a first Preferred Offer selected from the first set of bids that corresponds
to the first pool of customers and a second Preferred Offer selected from the second set
of bids that corresponds to the second pool of customers said auction server system
comparing said offers, and based on said comparison, selecting as a Preferred Offer
one of said offers from said at least two merchants;

executing, on the one or more processors of the computer system, one or more
computer program modules configured to said auction server system individually notify
notifying each of said customers in said combined pool, over said network, of the
corresponding said Preferred Offer such that:

based on selection of the first Preferred Offer, the customers in the first pool of customers are automatically notified over the network of the first Preferred Offer, wherein the notification enables the customers in the first pool of customers to individually accept the first Preferred Offer, and

based on selection of the second Preferred Offer, the customers in the second pool of customers are automatically notified over the network of the second Preferred Offer, wherein the notification enables the customers in the second pool of customers to individually accept the second Preferred Offer;

~~said auction server system providing each of said customers in said combined pool a finite period of time within which said Preferred Offer may be accepted and a mechanism for indicating acceptance;~~

~~said auction server system tallying acceptances of said offer; and~~

~~said auction server system providing notification to said merchant associated with said Preferred Offer as to which of said customers in said combined pool have accepted said Preferred Offer in the provided period of time.~~

28. **(Currently Amended)** The method auction server system of claim 27, further comprising executing, on the one or more processors of the computer system, one or more computer program modules configured to provide to the two or more merchants customer information that corresponds to the pools of customers such that:

the two or more merchants are provided with customer information that corresponds to the first pool of customers, such customer information including customer information from the first set of customer information and customer information from the second set of customer information, and

the two or more merchants are provided with customer information that corresponds to the second pool of customers, such customer information including customer information from the third set of customer information having further stored thereon and in which operate instructions comprising the steps of:

~~said auction server system determining an equating factor which equates the values of the First and Second Program Term Bid Units of a first of said merchants to the First and Second Program Term Bid Units of a second of said merchants,~~

~~respectively, to thereby provide an Equating Ratio between the First and Second Program Term Bid Units of said first of said merchants to the First and Second Program Term Bid Units of said second of said merchants, respectively; and~~

~~said auction server system using said Equating Ratio to compare an offer of said product from said first of said at least two merchants to an offer of said product from said second of said at least two merchants.~~

29. **(Currently Amended)** The method auction server system of claim 28 27, wherein the customer information from the first set of customer information and from the second set of customer information that is provided to the two or more merchants comprises the first set of one or more characteristics having further stored thereon and in which operate instructions comprising the steps of:

~~said auction server system determining a normalizing function for normalizing the values of the First and Second Program Term Bid Units of a first of said merchants and the First and Second Program Term Bid Units of a second of said merchants, respectively; and~~

~~said auction server system converting offers from said first and second of said at least two merchants into normalized offers, respectively, using said normalizing function.~~

30. **(New)** The method of claim 27, wherein the first set of characteristics comprises demographics.

31. **(New)** The method of claim 30, wherein the demographics comprise one or more of geographical location, income, occupation, sex, or age.

32. **(New)** The method of claim 27, wherein the first set of characteristics comprises information related to historical behavior.

33. **(New)** The method of claim 32, wherein the information related to historical behavior includes one or both of credit information, and/or historical behavior having an

impact on the health of customers.

34. **(New)** The method of claim 27, wherein the first set of characteristics comprises information that impacts the risk and/or cost of the product to the two or more merchants.

35. **(New)** A computer-implemented method for conducting an on-line auction of the type wherein a plurality of customers may receive, via said auction, an offer for a product supplied by one of at least two merchants, said product comprising a plurality of Program Terms, wherein the method is implemented in a computer system comprising one or more processors configured to execute one or more computer program modules, said method comprising:

executing, on the one or more processors of the computer system, one or more computer program modules configured to obtain, over a network, customer information from the plurality of customers, wherein the customer information comprises:

a first set of customer information corresponding to a first customer, the first set of customer information indicating the first customer has selected a first level of commitment to accept a Preferred Offer to provide the product by one of the two or more merchants,

a second set of customer information corresponding to a second customer, the second set of customer information indicating the second customer has selected the first level of commitment to accept a Preferred Offer to provide the product by one of the two or more merchants, and

a third set of customer information corresponding to a third customer, the third set of customer information indicating the third customer has selected a second level of commitment, different than the first level of commitment, to accept a Preferred Offer to provide the product by one of the two or more merchants;

executing, on the one or more processors of the computer system, one or more computer program modules configured to automatically group the plurality of customers into pools based on selected level of commitment to accept a Preferred Offer to provide the product by one of the two or more merchants, wherein the pools comprise:

a first pool of customers that includes customers corresponding to sets of customer information that indicate customer selection of the first level of commitment such that the first pool of customers includes the first customer and the second customer, and

a second pool of customers that includes customers corresponding to sets of customer information that indicate customer selection of the second level of commitment such that the second pool of customers includes the third customer;

executing, on the one or more processors of the computer system, one or more computer program modules configured to obtain, over the network from individual ones of the two or more merchants, bids to provide the product to customers in the plurality of customers, wherein the bids comprise:

a first set of bids from the two or more merchants for the first pool of customers that include offers to provide the product to individual customers in the first pool of customers, and

a second set of bids from the two or more merchants that are separate from the first set of bids and are for the second pool of customers, the second set of bids including offers to provide the product to individual customers in the second pool of customers;

executing, on the one or more processors of the computer system, one or more computer program modules configured to select Preferred Offers from the obtained bids to provide the product to the customers, wherein the individual Preferred Offers correspond to individual pools of customers such that the Preferred Offers include a first Preferred Offer that corresponds to the first pool of customers and a second Preferred Offer that corresponds to the second pool of customers; and

executing, on the one or more processors of the computer system, one or more computer program modules configured to individually notify customers of the corresponding Preferred Offers such that:

based on the selection of the first Preferred Offer, the customers in the first pool of customers are automatically notified over the network of the first Preferred Offer, and

based on the selection of the second Preferred Offer, the customers in the

second pool of customers are automatically notified over the network of the second Preferred Offer.

36. **(New)** The method of claim 35, wherein selection of the first level of commitment commits a customer to accept a Preferred Offer for the product without reservation.

37. **(New)** The method of claim 35, wherein the automatic notification to the third customer of the second Preferred Offer enables the third customer to accept the second Preferred Offer.